

## ABSTRAK

**Siti Nazila Rahma.** 220105020035. Analisis Penerimaan *SuperApp* BYOND by BSI dengan Model Modifikasi *Unified Theory of Acceptance and Use of Technology 2* (UTAUT 2) (Studi Kasus Civitas Akademika UIN Antasari Banjarmasin). Pembimbing Prof. Dr. H. Sukarni, M.Ag. dan Novita Alfinuri, B.Sc., M.A. pada Program Studi Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, UIN Antasari Banjarmasin. 2026.

**Kata Kunci:** *SuperApp* BYOND by BSI, penerimaan pengguna, civitas akademika, UTAUT 2, SEM-PLS

Kemajuan transformasi digital mendorong Bank Syariah Indonesia untuk meluncurkan *SuperApp* BYOND by BSI sebagai inovasi layanan pengganti BSI *Mobile*. Peluncuran *SuperApp* tersebut mendapat respon positif dari masyarakat dan berhasil mencatatkan pertumbuhan pengguna yang signifikan. Namun, pengguna seringkali menghadapi berbagai kendala teknis yang berpotensi mempengaruhi niat menggunakan *SuperApp* BYOND by BSI.

Penelitian ini bertujuan untuk mengetahui tingkat penerimaan dan faktor-faktor yang mempengaruhi penerimaan *SuperApp* BYOND by BSI menggunakan model modifikasi UTAUT 2 dengan penambahan variabel *perceived credibility* dan *trust*. Penelitian ini menggunakan pendekatan kuantitatif dengan sampel berjumlah 110 responden Civitas Akademika UIN Antasari Banjarmasin yang menjadi pengguna *SuperApp* BYOND by BSI dengan teknik pengambilan sampel *purposive sampling*. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan analisis deskriptif dan SEM-PLS dengan *tools* SmartPLS 4.0.

Hasil penelitian memperoleh 6 dari 12 hipotesis diterima dengan tingkat penerimaan tergolong baik, dilihat dari nilai *R-Square* sebesar 68,5% untuk *behavioral intention* dan 65,4% untuk *use behavior* serta hasil analisis deskriptif rata-rata  $> 3,41$ . Faktor yang terbukti signifikan mempengaruhi adalah *social influence*, *habit* dan *trust* terhadap *behavioral intention* dan *facilitating conditions*, *habit* dan *behavioral intention* terhadap *use behavior*. Temuan ini mengimplikasikan bahwa BSI perlu memprioritaskan penguatan kepercayaan melalui pengoptimalan fitur layanan dan pengaruh sosial untuk mendorong peningkatan penerimaan pengguna.

## **ABSTRACT**

**Siti Nazila Rahma.** 220105020035. *Analysis Acceptance of SuperApp BYOND by BSI using the Modified Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) Model (A Case Study of the Academic Community of UIN Antasari Banjarmasin). Supervisors: Prof. Dr. H. Sukarni, M.Ag. and Novita Alfinuri, B.Sc., M.A. Islamic Banking Study Program, Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin. 2026.*

**Keywords:** *SuperApp BYOND by BSI, user acceptance, academic community, UTAUT 2, SEM-PLS.*

*Advances in digital transformation has prompted Bank Syariah Indonesia to launch SuperApp BYOND by BSI as an innovative service replacing BSI Mobile. The launch of this SuperApp received a positive public response and successfully recorded significant user growth. However, users frequently encounter technical issues that could potentially affect their intention to use SuperApp BYOND by BSI.*

*This study aims to determine the level of user acceptance and identify the factors influencing acceptance of the SuperApp BYOND by BSI using a modified UTAUT 2 model, with the addition of perceived credibility and trust variables. This study adopted a quantitative approach with a sample of 110 respondents from the academic community of UIN Antasari Banjarmasin who use SuperApp BYOND by BSI, selected through a purposive sampling technique. Data were collected via questionnaires and analyzed using descriptive analysis and SEM-PLS with SmartPLS 4.0.*

*The results show that 6 out of 12 hypotheses were accepted, with an overall acceptance level categorized good. This is indicated by an R-Square values of 68.5% for behavioral intention and 65.4% for use behavior, along with a mean descriptive analysis score above 3.41. The factors proven to significantly influence behavioral intention are social influence, habit, and trust, while use behavior is significantly influenced by facilitating conditions, habit, and behavioral intention. These findings imply that BSI should prioritize strengthening user trust through service feature optimization and social influence strategies to drive improved user acceptance.*